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IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF TEXAS
ABILENE DIVISION

IN RE:

Ramiro Arrazola, Jr.

and

Misty Dawn Arrazola

DEBTOR(s)

§ CASE NO. 09-10222-RLJ-13

§

§ HEARING DATE: 8/26/2013

§ HEARING TIME: 11:00 A.M.

FIRST MODIFICATION OF CHAPTER 13 PLAN AFTER CONFIRMATION

DATE: 07/25/2013

Pursuant to 11 USC 1329, the Debtor(s) (per the undersigned attorney) or the Standing Chapter 13 Trustee, requests the following Modification of Debtor(s) Confirmed Plan herein:

I. HISTORY OF THE CASE

1. Date Case Filed: 6/24/2009
2. Date of Section 341 Meeting: 7/21/2009
3. First Payment Date: 7/24/2009
4. Date of Confirmation: 8/14/2009
5. Total Plan Term Prior to this Modification: 60
6. Number of Months from First Payment Date through month prior to estimated month of Modification Approval: 49
7. Remaining Plan Term (subtract item 6 from the lesser of item 5 or 60 months): 11
8. Amount of Arrears through the month prior to the date the Modification is filed: NONE
9. Date plan payments are to resume: 8/24/2013
10. Total Payments Paid to the Trustee through the month prior to the date the Modification is filed with the clerk: \$23,793.85
11. Total payments due to the Trustee through the month prior to the date the Modification is filed with the clerk: \$23,616.00
12. Total Payments Due to the Trustee from the month the Modification is filed to the month the Modification is set for approval: NONE (paid ahead)

13. List Dates of any Prior Orders Modifying, Interlocutory Orders, or Special Supervision Orders:
TRCC 3/1/2010

II. MODIFICATION REQUESTED

(CHECK 1 OR MORE OF THE FOLLOWING 4 CHOICES)

 x DECREASE monthly payment from \$492.00 per month to \$330.00 per month (must coincide with resume date shown in item 9 above)

Any arrears indicated in item 8 above shall be cured by the following method: N/A

III. RESUMPTION OF PAYMENTS TO THE TRUSTEE

(All information below must be complete)

Payments can only change as of the month the modification is approved. Payments to the Trustee in the amount of \$330.00 will resume on or before 8/24/2013 for 11 months (item 7 above) remaining in the Modified Plan as of the date the modification is approved.

Base amount will change from \$29,520.00 to \$27,738.00

If the base amount has changed complete the following:

- | | |
|--|--------------------|
| 1. Total Paid in as of the month prior to Modification Approval: | \$24,108.00 |
| 2. (+)Plus Total Payments to be made through the Remainder of Plan:
(Making up any arrears in item 9 above) | \$ 3,630.00 |
| 3. (=) New Base Amount | <u>\$27,738.00</u> |

IV. TREATMENT OF UNSECURED CREDITORS

Unsecured creditors are not guaranteed a dividend when a plan is confirmed. See general order 2006-1. Allowed general unsecured claims may receive a pro-rata share of the unsecured creditors' pool, but not less than the section 1325(a)(4) amount of non-exempt property less allowed administrative and priority claims, after the TRCC becomes final. A proof of claim must be timely filed to be allowed.

V. SECURED, PRIORITY OR SPECIAL CLASS TREATMENT

ADD/DELETE/SURRENDER/CHANGE the following Secured, Priority or Special Class Unsecured Creditor(s):

C/D;A=ADD;D = DELETE; S = SURRENDER; CF = CHANGE FROM; CT = CHANGE TO

CodeName Class Amount Collateral Value Interest Treatment

CT	S/US-Beneficial	Home Mortgage	\$32,462.96	Surrender in full satisfaction of debt
CT	S-Taylor CAD & all related Tax entities	Homestead	Various	Surrender in full satisfaction of debt

Note: Changes to any creditors above shall not be effective until the Modification is approved.

VI. ATTORNEY FEES

Debtor's attorney shall be allowed an additional fee for this Modification in the total amount of \$350.00 plus \$50.00 in costs, of which \$400.00 will be paid through the Plan by the Trustee.

 Check here if no additional attorney fee has been added for this Modification of Plan after Confirmation.

VII. REASON FOR MODIFICATION

This modification is requested for the following reason(s): Debtors' income and expenses have changed and they wish to surrender their home and lower the plan payment.

VIII. BUDGET INFORMATION

At the time of filing this modification the debtor shall provide a filed marked copy of the current budget (schedules I & J) and the three most recent pay stubs to the Trustee.

See Amended Schedules I & J on file with the Court.

Respectfully submitted,

/s/Monte J. White
Attorney for Debtor(s)

CERTIFICATE OF SERVICE

I certify that a true copy of the above and foregoing Modification of Plan After Confirmation has been served by me on 07/25/2013, on all parties on the attached matrix, by ECF and/or United States First Class Mail, proper postage affixed.

/s/Monte J. White
Attorney for Debtor(s)

Label Matrix for local noticing
0539-1
Case 09-10222-rlj13
Northern District of Texas
Abilene
Thu Jul 25 14:51:36 CDT 2013

United States Trustee
1100 Commerce Street
Room 976
Dallas, TX 75242-0996

306 Federal Building
1205 Texas Avenue
Lubbock, TX 79401-4037

BENEFICIAL FINANCIAL I INC
636 GRAND REGENCY BLVD
BRANDON, FL 33510-3942

Beneficial-household Finance
Po Box 1547
Chesapeake, VA 23327-1547

(c)CALVARY PORTFOLIO-COLLECTION
7 SKYLINE DR STE 350
HAWTHORNE NY 10532-2162

Capital 1 Bk
11013 W Broad St
Glen Allen, VA 23060-6017

Central Fin
3424 North First
Abilene, TX 79603-6912

Collectech Diversified
Po Box 12027
Lubbock, TX 79452-2027

Collection Co America-sprint pcs
700 Longwater Dr
Norwell, MA 02061-1796

Cross Country Bank
800 Delaware Ave
Wilmington, DE 19801-1363

ECMC
P.O. Box 75906
St. Paul, MN 55175-0906

East Bay Funding, LLC
CO Resurgent Capital Services
PO Box 288
GREENVILLE, SC 29602-0288

Equidata -cox Comm
724 Thimble Shoals Blvd
Newport News, VA 23606-2574

First Financial Bk Na
400 Pine St
Abilene, TX 79601-5137

Gordon-cbusa
Po Box 9714
Gray, TN 37615-9714

HSBC Auto
6602 Convoy Ct.
San Diego, CA 92111-1009

HSBC Auto Finance
P. O. Box 829009
Dallas, Tx 75382-9009

HSBC Auto Finance
P.O. Box 829009
Dallas, Texas 75382-9009

HSBC BENEFICIAL-Household Finance
P.O. Box 1547
Chesapeake, VA 23327-1547

HSBC CONSUMER LENDING -USA INC. by
eCAST Settlement Corporation, as its
agent
POB 35480
Newark, NJ 07193-5480

Hsbc Nv
Pob 19360
Portland, OR 97280-0360

(p)INTERNAL REVENUE SERVICE
CENTRALIZED INSOLVENCY OPERATIONS
PO BOX 7346
PHILADELPHIA PA 19101-7346

(p)LACKS STORES INC
ATTN BANKRUPTCY DEPARTMENT
1150 SCHWAB RD
NEW BRAUNFELS TX 78132-4987

Lacks Stores, Inc.
Attn: Bankruptcy-Legal Dept.
1150 Schwab Road
New Braunfels, TX 78132-4987

(p)MICHAEL REED OR LEE GORDON
PO BOX 1269
ROUND ROCK TX 78680-1269

Midland Funding, LLC
American InfoSource LP
PO Box 248897
Oklahoma City, OK 73124-8897

Midland Funding, LLC by American InfoSource
PO Box 248897
Oklahoma City, OK 73124-8897

National Capital Management, LLC
8245 Tournament Dr. Ste. 230
Memphis, TN 38125-1741

National Capital Management, LLC.
8245 Tournament Drive
Suite 230
Memphis, TN 38125-1741
USA

Panhandle Plains
Po Box 839
Canyon, TX 79015-0839

Paragonway -12 South
2101 West Ben Whit
Austin, TX 78704-7516

Portfolio Acquisitions
2425 Commerce Ave Ste 10
Duluth, GA 30096-8913

Portfolio Recovery Assocs., LLC
POB 41067
NORFOLK, VA 23541-1067

Recovery Management Systems Corporation
25 SE 2nd Ave. Ste. 1120
Miami, FL 33131-1605

Recovery Management Systems Corporation
25 S.E. 2nd Avenue, Suite 1120
Miami, FL 33131-1605

Roundup Funding, LLC
MS 550
PO Box 91121
Seattle, WA 98111-9221

(p)SECURITY FINANCE CENTRAL BANKRUPTCY
P O BOX 1893
SPARTANBURG SC 29304-1893

Sage Telecom Inc
805 Central Expy S
Allen, TX 75013-8010

Santander Consumer USA
P.O. Box 560284
Dallas, TX 75356-0284

Security Fin
Po Drawer 811
Spartanburg, SC 29304-0811

Service Bureau Inc -original Creditor:he
2705 81st St
Lubbock, TX 79423-2229

Southwest Credit System
5910 W Plano Pkwy Ste 10
Plano, TX 75093-2202

Taylor CAD
CO Michael Reed
P O Box 1269
Round Rock, TX 78680-1269

Taylor Co. Central Appraisal District
1534 South Treadaway Blvd
Abilene, TX 79602-4927

Tex Collect-collection Agency -original
2101 W Ben White Blvd
Austin, TX 78704-7516

West Central Tx Coll B
Po Box 2586
Abilene, TX 79604-2586

Misty Dawn Arrazola
618 N. Bowie Drive
Abilene, TX 79603-6522

Pamela Jean Chaney
Monte J. White & Associates, P.C.
American State Building
402 Cypress, Ste. 310
Abilene, TX 79601-5151

Ramiro Arrazola Jr.
618 N. Bowie Drive
Abilene, TX 79603-6522

Walter 12,13 OCheskey
6308 Iola Avenue
Lubbock, TX 79424-2735

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified
by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g) (4).

IRS Special Procedures
Mail Code 5020-DAL
1100 Commerce St, Room 9B8
Dallas, TX 75242

(d)Internal Revenue Service
PO Box 21126
Philadelphia, PA 19114

Lacks Furniture
2391 NE Loop 410
Ste. 201
San Antonio, TX 78217-5675

Michael Reed
McCreary Veselka, Bragg & Allen P.C.
PO Box 1269
Round Rock, TX 78680

SFC-Central Bankruptcy
209 Dawson Rd. Ste. 4B
Columbia, SC. 29223

Addresses marked (c) above for the following entity/entities were corrected
as required by the USPS Locatable Address Conversion System (LACS).

Calvary Portfolio-collection
7 Skyline Drive 3rd Floor
Hawthorne, NY 10532

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(u)Applied Bank PO Box 17125 Wilmington DE 19	(d)East Bay Funding, LLC CO Resurgent Capital Services PO Box 288 Greenville, SC 29602-0288	(d)Portfolio Recovery Assocs., LLC POB 41067 Norfolk, VA 23541-1067
(d)Santander Consumer USA, Inc. PO Box 560284 Dallas, TX 75356-0284	(u)Taylor CAD	End of Label Matrix Mailable recipients 50 Bypassed recipients 5 Total 55